

A faster way to frictionless checkout experiences and cheaper payments every day, building more loyal customers and bigger baskets too.

Merchant Pay ACH



Meet Jane

- Busy professional
- Daily breakfast stop at AllFoods
- Full shopping 1 time per week



Meet AllFoods

AllCard

- Large, national grocer
- Order online, pick up in-store
- AllCard loyalty program



Jane on Monday at AllFoods

- Sees 10% off today only promo for AllCard holders who open AllCash accounts

SALE
10%
OFF

AllCard

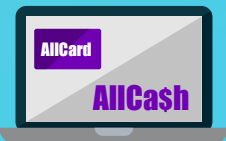


- Associate gives Jane post card about AllCash
- Connects DDA information to AllCard
- Runs through ACH vs. card networks
- Rewards new AllCash customers with \$5 free groceries



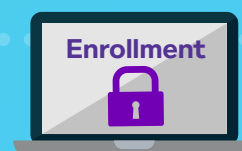
Jane acts

- In-store instant account verification kiosk
- Creates PIN # and downloads mobile app
- Uses mobile and barcode to pay redeems \$5 in free groceries



Seamless, secure

- Instant account verification
- Authenticates secure profile
- Device fingerprinting





Jane on Wednesday

- Uses phone (tied to her loyalty number + pin) to activate transaction
- Gets \$5 credit for future savings
- Gets \$40 cash back



5555 55555



Merchant Pay ACH in Action



Automated Clearing House

Flows like a PIN Debit Transaction



Jane on Friday

- Orders online for pick up in-store
- Authenticates online
- Earns double rewards points



Jane's Benefits

- Seamless experiences
- Frictionless payments
- More rewards



AllFoods Benefits

- End credit card fees and associated headaches
- Save up to 80%
- Control data and rewards
- Create new, better customer checkout experiences
- Drive more trips increase basket sizes



Why Merchant Pay ACH from Vantiv?

Tied to loyalty and providing a faster checkout experience

- NO BARRIERS TO CUSTOMER ENROLLMENT
- No fraud so no chargeback headaches
- Avoid interchange fees
- No PII/PCI risk

AND **SAVE** up to **80%** in the process

vantiv

smarter/faster/easier/payments.